

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re Alex Figliola

Case No. 17-20755-MBK
Reporting Period: 10/1/18-10/31/18

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	FILED	FILED	FILED
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	BR	✓
Copies of bank statements		B Stal.	✓
Cash disbursements journals		GL	✓
Statement of Operations		PL	✓
Balance Sheet		B.S.	✓
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

x Alexander Figliola
Signature of Debtor

Date 11/19/2018

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re Alex Figliola
Debtor

Case No. 17-20755-MBK
Reporting Period: 10/1/18 - 10/31/18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Commissions/Consult.	17,500.00	309,253.50
Other Taxes		
Fed NJ	0	9,446.00
Other Ordinary Disbursements		
Bank Charge	0.75	17.75
Other Reorganization Expenses		

In re: Alex Figliolia
Debtor

Case No. 17-20755-MBK
Reporting Period 10/1/18 - 10/31/18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

Cash - Beginning of Month	9,212.93	145,053.84
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	2,254.20	41,1015.00
Sale of Assets		
Other Income (attach schedule) <u>Commission</u>	17,500.00	309,253.50
Total Receipts	19,754.20	350,8108.50
DISBURSEMENTS		
Mortgage Payment(s)	5,774.00	98,159.02
Rental Payment(s)		
Other Secured Note Payments		
Utilities	5,582.29	83,8127.100
Insurance	768.94	63,984.93
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		4,995.42
Medical Expenses		
Household Expenses	2,515.00	47,1027.31
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		9,440.00
Travel and Entertainment		
Gifts		
Other (attach schedule) <u>Bank Charge</u>	75	11.75
Total Ordinary Disbursements	14,104.04	308,091.53
Professional Fees	8	21,490.53
U. S. Trustee Fees	974.30	4,550.00
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	974.30	32,040.53
Total Disbursements (Ordinary + Reorganization)	15,078.34	340,132.06
Net Cash Flow (Total Receipts - Total Disbursements)	4,675.86	10,730.44
Cash - End of Month (Must equal reconciled bank statement)	13,888.79	155,784.28

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11/21/18

Alex Figliolia
Reconciliation Summary
Amboy Bank DIP, Period Ending 10/31/2018

	Oct 31, 18
Beginning Balance	8,983.83
Cleared Transactions	
Checks and Payments - 9 Items	-13,264.59
Deposits and Credits - 3 Items	17,500.00
Total Cleared Transactions	4,235.41
Cleared Balance	13,219.24
Uncleared Transactions	
Checks and Payments - 1 Item	-150.00
Total Uncleared Transactions	-150.00
Register Balance as of 10/31/2018	13,069.24
New Transactions	
Deposits and Credits - 1 Item	7,000.00
Total New Transactions	7,000.00
Ending Balance	20,069.24

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11/21/18

Alex Figliolia
Reconciliation Detail
Amboy Bank DIP, Period Ending 10/31/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						8,983.83
Cleared Transactions						
Checks and Payments - 9 Items						
Check	10/01/2018	208	Chapel Hill Cleaners	X	-165.00	-165.00
Check	10/15/2018	dm	Verizon	X	-1,140.97	-1,305.97
Check	10/17/2018	dm	CMS Medicare Pay...	X	-503.40	-1,809.37
Check	10/22/2018	208	United States Truste...	X	-974.30	-2,783.67
Check	10/25/2018	dm	New Jersey Natural ...	X	-1,204.27	-3,987.94
Check	10/25/2018	228	Horizon Blue Cross ...	X	-265.54	-4,253.48
Check	10/30/2018	dm	Bank of America	X	-5,774.06	-10,027.54
Check	10/30/2018	dm	First Energy	X	-2,898.00	-12,925.54
Check	10/30/2018	dm	First Energy	X	-339.05	-13,264.59
Total Checks and Payments					-13,264.59	-13,264.59
Deposits and Credits - 3 Items						
Deposit	10/04/2018			X	6,500.00	6,500.00
Deposit	10/19/2018			X	6,000.00	12,500.00
Deposit	10/26/2018			X	5,000.00	17,500.00
Total Deposits and Credits					17,500.00	17,500.00
Total Cleared Transactions					4,235.41	4,235.41
Cleared Balance					4,235.41	13,219.24
Uncleared Transactions						
Checks and Payments - 1 item						
Check	10/26/2018	229	Chapel Hill Cleaners		-150.00	-150.00
Total Checks and Payments					-150.00	-150.00
Total Uncleared Transactions					-150.00	-150.00
Register Balance as of 10/31/2018					4,085.41	13,069.24
New Transactions						
Deposits and Credits - 1 item						
Deposit	11/16/2018				7,000.00	7,000.00
Total Deposits and Credits					7,000.00	7,000.00
Total New Transactions					7,000.00	7,000.00
Ending Balance					11,085.41	20,069.24

11/20/2018

Amboy Bank | Checking account



SENIOR CHECKING - [REDACTED] ▼

Transactions

Scheduled Pending Posted

Date ▼	Description ◊	Amount ◊	Balance
Nov 16, 2018	DEPOSIT	7,000.00	19,241.69
Nov 09, 2018	CHECK 209	-250.00	12,241.69
Nov 09, 2018	CHECK 229	-150.00	12,491.69
Nov 08, 2018	5662220 AMERICAN-WATER UTIL-PMNT	-575.80	12,641.69
Nov 07, 2018	9496009 PMNTUS SVC FEE SERVICEFEE	-1.95	13,217.29
Oct 31, 2018	CHECK 228	-265.54	13,219.24
Oct 30, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	13,484.78
Oct 30, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	19,258.84
Oct 30, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-339.05	22,156.84
Oct 29, 2018	CHECK 208	-974.30	22,495.89
Oct 26, 2018	DEPOSIT	5,000.00	23,470.19
Oct 25, 2018	13855320102418 NJ NATURALGAS EBILL	-1,204.27	18,470.19
Oct 19, 2018	CHECK 206	-165.00	19,674.46
Oct 19, 2018	DEPOSIT	6,000.00	19,839.46
Oct 17, 2018	CMS MEDICARE PAYMENT 0207	-503.40	13,839.46
Oct 15, 2018	7852368161 FIS*VERIZON BILL PAY	-1,137.47	14,342.86
Oct 15, 2018	7852368162 BILLMATRIX BILLPAYFEE	-3.50	15,480.33
Oct 05, 2018	DEPOSIT	6,500.00	15,483.83
Sep 28, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-139.98	
Sep 28, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
Sep 27, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	
Sep 26, 2018	Check #205	-265.54	
Sep 21, 2018	Deposit	6,000.00	
Sep 17, 2018	7217404 PMNTUS SVC FEE SERVICEFEE	-1.95	
Sep 17, 2018	5650442 AMERICAN-WATER UTIL-PMNT	-377.25	
Sep 17, 2018	CMS MEDICARE PAYMENT 0204	-503.40	
Sep 11, 2018	Check #201	-182.00	
Sep 07, 2018	Deposit	5,500.00	
Sep 04, 2018	9507285890001 VERIZON VZ BillPay	-560.05	
Sep 04, 2018	13526218083018 NJ NATURALGAS EBILL	-628.87	

11/20/2018

Amboy Bank | Checking account

Date ▾	Description ↕	Amount ↕	Balance
⌚ Aug 31, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-291.07	
⌚ Aug 31, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
⌚ Aug 31, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	
⌚ Aug 29, 2018	<u>Deposit</u>	5,000.00	
⌚ Aug 28, 2018	<u>Check #202</u>	-1.00	
⌚ Aug 28, 2018	<u>Check #203</u>	-285.54	
⌚ Aug 21, 2018	<u>Deposit</u>	5,500.00	
⌚ Aug 21, 2018	CMS MEDICARE PAYMENT 0177	-513.40	
⌚ Aug 15, 2018	4763630 PMNTUS SVC FEE SERVICEFEE	-1.95	
⌚ Aug 15, 2018	1593523 AMERICAN-WATER UTIL-PMNT	-696.85	
⌚ Aug 06, 2018	6342973162 BILLMATRIX BILLPAYFEE	-3.50	
⌚ Aug 06, 2018	6342973161 FIS*VERIZON BILL PAY	-563.33	
⌚ Aug 03, 2018	<u>Deposit</u>	6,000.00	

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11/21/18

Alex Figliolia
Reconciliation Summary
Direct Express Card, Period Ending 10/31/2018

	Oct 31, 18
Beginning Balance	279.10
Cleared Transactions	
Checks and Payments - 2 items	-2,200.75
Deposits and Credits - 1 item	2,254.20
Total Cleared Transactions	53.45
Cleared Balance	332.55
Register Balance as of 10/31/2018	332.55
Ending Balance	332.55

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11/21/18

Alex Figliolia
Reconciliation Detail
Direct Express Card, Period Ending 10/31/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						
Cleared Transactions						279.10
Checks and Payments - 2 items						
Check	10/01/2018			X	-0.75	-0.75
Check	10/17/2018	dm	TD Bank Cash With...	X	-2,200.00	-2,200.75
Total Checks and Payments					-2,200.75	-2,200.75
Deposits and Credits - 1 item						
Deposit	10/10/2018			X	2,254.20	2,254.20
Total Deposits and Credits					2,254.20	2,254.20
Total Cleared Transactions					53.45	53.45
Cleared Balance					53.45	332.55
Register Balance as of 10/31/2018					53.45	332.55
Ending Balance					53.45	332.55



Direct Express® Debit Card Program
 P.O. Box 245998
 San Antonio, TX 78224



MEMBER FDIC



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Customer Service: (888) 741-1115

Hearing Impaired: (866) 569-0447
 International: (765) 778-8290 (Collect)

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Write to us
 Direct Express® Card Services
 P.O. Box 245998
 San Antonio, TX 78224

Monthly Account Statement

L2ACBADTGF 061806



ALEX J FIGLIOLIA
 105 MIDDLETOWN ROAD
 HOLMDEL, NJ 07733-0000

Thank You for Being a Direct Express® Card Customer

Date Range: October 2018

Starting Balance:	\$279.10
Credits:	\$2,254.20
Debits:	\$2,200.75
Ending Balance:	\$332.55

Card Number: 533246XXXXXX9246

Date Posted	Retailer	Transaction Type	Charges	Credits
10/01/2018		MONTHLY PAPER STATEMENT FEE	\$0.75	\$0.00
10/10/2018	ALEX J FIGLIOLIA	DEPOSIT FROM SBA	\$0.00	\$2,254.20
10/17/2018	TD BANK, HOLMDEL, NJ, USA	CASH PURCHASE	\$2,200.00	\$0.00

L2ACBADTGF 061806 ***** 1001 001 20853184.2

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11/21/18

Accrual Basis

Alex Figliolia
Balance Sheet
As of October 31, 2018

	<u>Oct 31, 18</u>
ASSETS	
Current Assets	
Checking/Savings	
Amboy Bank DIP	13,069.24
Direct Express Card	332.55
Total Checking/Savings	<u>13,401.79</u>
Total Current Assets	<u>13,401.79</u>
TOTAL ASSETS	<u>13,401.79</u>
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	2,671.35
Owners Equity	6,703.04
Net Income	4,027.40
Total Equity	<u>13,401.79</u>
TOTAL LIABILITIES & EQUITY	<u>13,401.79</u>

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Accrual Basis

Alex Figliolia
Profit & Loss
October 2018

	Oct 18
Ordinary Income/Expense	
Income	
Consulting Income	17,500.00
Social Security Income	2,254.20
Total Income	19,754.20
Expense	
Bank Service Charges	0.75
Insurance Expense	768.94
Meals, Household Supplies and E	2,515.00
Second Mortgage	5,774.06
Telephone Expense	1,140.97
Utilities	4,441.32
Total Expense	14,641.04
Net Ordinary Income	5,113.16
Other Income/Expense	
Other Expense	
US Trustee Fee	974.30
Total Other Expense	974.30
Net Other Income	-974.30
Net Income	4,138.86

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Accrual Basis

Alex Figliolia
Profit & Loss
May 2017 through October 2018

	May '17 - Oct 18
Ordinary Income/Expense	
Income	
Consulting Income	309,253.50
Social Security Income	41,615.00
Total Income	350,868.50
Expense	
Bank Service Charges	17.75
Insurance Expense	63,984.43
Meals, Household Supplies and E	47,627.31
Repairs and Maintenance	4,995.42
Second Mortgage	98,159.02
Taxes	9,446.00
Telephone Expense	10,521.33
Utilities	73,346.27
Total Expense	308,097.53
Net Ordinary Income	42,770.97
Other Income/Expense	
Other Expense	
Professional Fees	27,490.53
US Trustee Fee	4,550.00
Total Other Expense	32,040.53
Net Other Income	-32,040.53
Net Income	10,730.44

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11/21/18

Accrual Basis

Alex Figliolia
General Ledger
As of October 31, 2018

Type	Date	Num	Adj	Name	Debit	Credit	Balance
Amboy Bank DIP							8,983.83
Check	10/01/2018	206		Chapel Hill Cleaners		185.00	8,818.83
Deposit	10/04/2018				6,500.00		15,318.83
Check	10/15/2018	dm		Verizon		1,140.97	14,177.86
Check	10/17/2018	dm		CMS Medicare Payment		503.40	13,674.46
Deposit	10/19/2018				6,000.00		19,674.46
Check	10/22/2018	208		United States Trustee Payment Center		974.30	18,700.16
Check	10/25/2018	228		Horizon Blue Cross Blue Shield of NJ		265.54	18,434.62
Check	10/25/2018	dm		New Jersey Natural Gas		1,204.27	17,230.35
Check	10/26/2018	229		Chapel Hill Cleaners		150.00	17,080.35
Deposit	10/26/2018				5,000.00		22,080.35
Check	10/30/2018	dm		Bank of America		5,774.08	16,306.29
Check	10/30/2018	dm		First Energy		2,898.00	13,408.29
Check	10/30/2018	dm		First Energy		339.05	13,069.24
Total Amboy Bank DIP					17,500.00	13,414.59	13,069.24
Direct Express Card							279.10
Check	10/01/2018					0.75	278.35
Deposit	10/10/2018				2,254.20		2,532.55
Check	10/17/2018	dm		TD Bank Cash Withdrawal		2,200.00	332.55
Total Direct Express Card					2,254.20	2,200.75	332.55
Accumulated Depreciation							0.00
Total Accumulated Depreciation							0.00
Furniture and Equipment							0.00
Total Furniture and Equipment							0.00
Accounts Payable							0.00
Total Accounts Payable							0.00
Payroll Liabilities							0.00
Total Payroll Liabilities							0.00
Opening Balance Equity							-2,671.35
Total Opening Balance Equity							-2,671.35
Owners Draw							0.00
Total Owners Draw							0.00
Owners Equity							-6,703.04
Total Owners Equity							-6,703.04
Consulting Income							-191,679.25
Deposit	10/04/2018					6,500.00	-188,179.25
Deposit	10/19/2018					6,000.00	-204,179.25
Deposit	10/26/2018					5,000.00	-209,179.25
Total Consulting Income					0.00	17,500.00	-209,179.25
Social Security Income							-20,485.80
Deposit	10/10/2018					2,254.20	-22,740.00
Total Social Security Income					0.00	2,254.20	-22,740.00
Advertising and Promotion							0.00
Total Advertising and Promotion							0.00
Automobile Expense							0.00
Total Automobile Expense							0.00
Bank Service Charges							11.75
Check	10/01/2018				0.75		12.50
Total Bank Service Charges					0.75	0.00	12.50
Bankruptcy Fees							0.00
Total Bankruptcy Fees							0.00
Computer and Internet Expenses							0.00
Total Computer and Internet Expenses							0.00
Continuing Education							0.00
Total Continuing Education							0.00
Depreciation Expense							0.00
Total Depreciation Expense							0.00
Dues and Subscriptions							0.00
Total Dues and Subscriptions							0.00

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11/21/18

Accrual Basis

Alex Figliolia
General Ledger
As of October 31, 2018

Type	Date	Num	Adj	Name	Debit	Credit	Balance
Insurance Expense							50,983.70
General Liability Insurance							0.00
Total General Liability Insurance							0.00
Insurance Expense - Other							50,983.70
Check	10/17/2018	dm		CMS Medicare Payment	503.40		51,487.10
Check	10/25/2018	228		Horizon Blue Cross Blue Shield of NJ	285.54		51,752.64
Total Insurance Expense - Other					788.94	0.00	51,752.64
Total Insurance Expense					788.94	0.00	51,752.64
Interest Expense							0.00
Total Interest Expense							0.00
Meals and Entertainment							0.00
Total Meals and Entertainment							0.00
Meals, Household Supplies and E							22,847.01
Check	10/01/2018	206		Chapel Hill Cleaners	185.00		23,012.01
Check	10/17/2018	dm		TD Bank Cash Withdrawal	2,200.00		25,212.01
Check	10/26/2018	229		Chapel Hill Cleaners	150.00		25,362.01
Total Meals, Household Supplies and E					2,515.00	0.00	25,362.01
Office Supplies							0.00
Total Office Supplies							0.00
Payroll Expenses							0.00
Total Payroll Expenses							0.00
Rent Expense							0.00
Total Rent Expense							0.00
Repairs and Maintenance							421.17
Total Repairs and Maintenance							421.17
Second Mortgage							51,986.54
Check	10/30/2018	dm		Bank of America	5,774.06		57,740.60
Total Second Mortgage					5,774.06	0.00	57,740.60
Taxes							9,446.00
Total Taxes							9,446.00
Telephone Expense							5,146.90
Check	10/15/2018	dm		Verizon	1,140.97		6,287.87
Total Telephone Expense					1,140.97	0.00	6,287.87
Travel Expense							0.00
Total Travel Expense							0.00
Utilities							44,611.38
Check	10/25/2018	dm		New Jersey Natural Gas	1,204.27		45,815.65
Check	10/30/2018	dm		First Energy	2,896.00		48,713.65
Check	10/30/2018	dm		First Energy	339.05		49,052.70
Total Utilities					4,441.32	0.00	49,052.70
Ask My Accountant							0.00
Total Ask My Accountant							0.00
Professional Fees							24,566.36
Total Professional Fees							24,566.36
US Trustee Fee							2,275.70
Check	10/22/2018	208		United States Trustee Payment Center	974.30		3,250.00
Total US Trustee Fee					974.30	0.00	3,250.00
No acct							0.00
Total no acct							0.00
TOTAL					35,369.54	35,369.54	0.00